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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourse	lf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Raymona	
10411141110	First name	First name
Write the name that is on	M	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Nelson	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you		
have used in the las	t First name	First name
8 years	Middle name	Middle name
Include your married or	Middle name	ivildale name
maiden names.	Last name	Last name
	Last Harrie	Last Harris
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits		
of your Social	AAA - AA- <u>0433</u>	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number	er 7/2 /2	
(ITIN)		

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Debtor 1 Raymona First Name		M Middle Name	Nelson Last Name	Case number (if k	nown)	
Tilstivanie	_	iviluale Name	Last Name			
		About Debtor 1:		About Debt	or 2 (Spouse Only in	n a Joint Case):
Any business n and Employer	ames	I have not used any busing	ess names or EINs.	I have no	ot used any business na	mes or EINs.
Identification Numbers (EIN) have used in th		Business name		Business na	ame	
8 years	5	Business name		Business na	ame	
Include trade name doing business as		EIN		EIN		
		EIN		EIN		
5. Where you live				If Debtor 2 li	ives at a different addr	ess:
		1307 N Kildare Ave Apt 1 Number Street		Number	Street	
		Chicago Illinois City State	60651	City.	Ctoto	Zip Code
		City State Cook	Zip Code	City	State	Zip Code
		County If your mailing address is d	ifferent from the one	County If Debtor 2's	mailing address is d	ifferent from yours.
		above, fill it in here. Note the notices to you at this mailing a	at the court will send any		. Note that the court wi	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6. Why you are choosing this d	district	Check one:		Check one:		
to file for bank		Over the last 180 days bef lived in this district longer t	ore filing this petition, I have than in any other district.	Over the lived in the	last 180 days before filir his district longer than in	ng this petition, I have any other district.
		I have another reason. Exp	olain. (See 28 U.S.C. §§ 1408.)	I have an	nother reason. Explain. (S	See 28 U.S.C. §§ 1408.)
				_		

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Debtor 1 Raymona	M	Nelson	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy C	ase		
 The chapter of the Bankruptcy Code you are choosing to file under 		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cree I need to pay the f Individuals to Pay I request that my to judge may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant or the state of	ou are paying the submitting your ed address. e this option, sign official Form 103, this option only and may do so only tize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	WhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a bline 12. at <i>Initial Statement About an Eviction</i> ankruptcy petition.		

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Raymona
 M
 Nelson
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Raymona First Name		Nelson Ca	se number (if known)
	estions for Reporting Purposes		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consult primarily for a personal, far business debts? Business debts? Busines	amily, or household purpose." ss debts are debts that you incurred to obtain operation of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	· · 7. Do you estimate that after	r any exempt property is excluded and administrative ibute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$	50 million \$1,000,000,001-\$10 billion 100 million \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Cl of title 11, United States Code under Chapter 7. If no attorney represents me an	napter 7, I am aware that I r I understand the relief ava d I did not pay or agree to	of perjury that the information provided is true and may proceed, if eligible, under Chapter 7, 11,12, or 13 ailable under each chapter, and I choose to proceed pay someone who is not an attorney to help me fill
	I understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341, /s/ Raymona Nelson Signature of Debtor 1	ith the chapter of title 11, l tement, concealing proper case can result in fines up t 1519, and 3571.	quired by 11 U.S.C. § 342(b). United States Code, specified in this petition. ty, or obtaining money or property by fraud in to \$250,000, or imprisonment for up to 20 years, or Signature of Debtor 2
	Executed on 2/27/2017 MM / DI	D/YYYY	Executed onMM / DD / YYYYY

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Debtor 1 Raymona	М	Nelson	Case number (if i	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Angie Harb		Date	2/27/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	· ·			
	Angie Harb			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	,			— ,-
	Contact phone	3128374024	Email address	aharb@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Raymona	M	Nelson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,420.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,420.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	,,
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$34,475.29
Your total liabilities	\$34,475.29
Part 3: Summarize Your Income and Expenses	
I. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,911.93
5. Schedule J: Your Expenses (Official Form 106J)	4
· · · · · · · · · · · · · · · · · · ·	\$1,736.00

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Deb	tor 1 Raym		M	Nelson	Case number (if known)						
David	First N		Middle Name	Last Name	rdo						
Part	Part 4: Answer These Questions for Administrative and Statistical Records										
6. A	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?										
Г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
- I	✓ Yes.										
	-										
7. W		of debt do you have?									
Ŀ				ımer debts are those incurred Fill out lines 8-10 for statistica	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.						
г	☐ Your de	ebts are not primari	ly consumer debts. Yo	ou have nothing to report on t	this part of the form. Check this box and sub	mit					
		n to the court with yo			<u>'</u>						
8 1	From the S	Statement of Your C	urrent Monthly Incom	e: Copy your total current mo	onthly income from Official	\$2,193.66					
			122B Line 11; OR , Fo		many moome nom emola	Ψ2,133.00					
_	.	6.11.		on Double Harris Corton Land							
9.	Copy the	copy the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Par	t 4 on Schedule E/F	, copy the following:		Total claim						
	9a Dome	stic support obligation	ns (Copy line 6a)		\$0.00						
			, , ,		\$0.00						
	9b. Taxes	and certain other deb	ots you owe the govern	ment. (Copy line 6b.)	\$6.55						
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00											
	9d. Stude	nt loans. (Copy line 6	f.)		\$0.00						
	9e Obliga	ations arising out of a	senaration agreement of	or divorce that you did not rep	90.00						
		 Obligations arising out of a separation agreement or opriority claims. (Copy line 6g.) 		arvorce that you did not rep							
	Of Dobto	to poneion or profit o	haring plane, and other	similar debts. (Copy line 6h.)	\$0.00						
	ai. Dedis	to bension of brottes	namy plans, and other	similar debts. (Copy line 6n.)							

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:						
Debtor 1		mona	М		Nelson				
Deptor I		t Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if f	iling) Firet	t Name	Middle N	lama	Last Name				
	J. 11131			iaiiie	District of Illinois				
		iptcy Court for the:	Northern		(State)				
Case nun (If known)	nber								
Officia	al Form	n 106A/B						Check if this is an	
			_					amended filing	
Sche	dule A	VB: Prope	erty					12/	
category responsib write you	where you le for supp r name and	think it fits best. I lying correct infor I case number (if I	Be as complete a mation. If more s known). Answer e	nd ace pace i very q	asset only once. If an asset fits in curate as possible. If two married s needed, attach a separate shee uestion. Other Real Estate You Own of	people ar t to this fo	e filing together, both a orm. On the top of any a	re equally	
1. Do you	u own or h	ave any legal or e	quitable interest i	n any	residence, building, land, or simil	ar proper	ty?		
✓	No. Go to	Part 2							
	Yes. Wher	re is the property?							
					t is the property? Check all that app	oly.		claims or exemptions. Put	
1.1	Street add	treet address, if available, or other description			Single-family home		the amount of any secured claims on Schedule L Creditors Who Have Claims Secured by Property.		
					Ouplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the	
				H,	Manufactured or mobile home		entire property?	portion you own?	
	Number	Street		ш	and		Describe the nature o	f vour ownershin	
					nvestment property -imeshare		interest (such as fee s	imple, tenancy by	
	City	City State Zip Code			Other		the entireties, or a life estate), if known.		
				Who one.	has an interest in the property?	Check	Check if this is co (see instructions)	mmunity property	
					Debtor 1 only		ш		
					Debtor 2 only				
					Debtor 1 and Debtor 2 only At least one of the debtors and anoth	or			
					er information you wish to add abo		em such as local		
					erty identification number:	out time ite	, 30011 03 10001		
If you	own or hav	ve more than one, I	ist here:	\A/l= a	tia the muoneuty? Check all that ann	ala r	Do not doduct cooured	alaima ar ayamatiana Dut	
1.2					t is the property? Check all that app Single-family home	Jiy.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>	
	Street add	ress, if available, or	other description		Duplex or multi-unit building			ims Secured by Property.	
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?	
				ш	Manufactured or mobile home				
	Number	Street			and and property		Describe the nature o		
					imeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code		Other				
				Who	has an interest in the property?	Check	(see instructions)	mmunity property	
					Debtor 1 only		_		
					Debtor 2 only				
					Debtor 1 and Debtor 2 only	or			
					At least one of the debtors and anoth		um euch ac local		
					er information you wish to add abo erty identification number:	ut this ite	m, such as local		

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Debtor 1	Raymona First Name	M Middle Name	Nelson Last Name	Case number	(if known)	
	et address, if available, or ot		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	арріу.	the amount of any secu	-
City	State	[[[Timeshare Other Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a	other	Check if this is co (see instructions)	estate), if known.
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a ite that number h	.	ding any entries	s for pages	
Do you ow you own tl	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interest you lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executor cycles			
Yes 3.1		Dodge MAGNUM 2006 120000	Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	·	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$3000.00
3.2	Make Model: Year: Approximate mileage:		Check if this is community instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	property (see	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		entire property?	portion you own?

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otor 1	Raymona First Name	M Middle Name	Nelson Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is commu	nly rs and another	the amount of any secu	claims or exemptions. Put ired claims on Schedule D iims Secured by Property. Current value of the portion you own?
Wai	toward singust materia	man ATVo and athe	instructions)	vuoleialaa and aaa.		
	mples: Boats, trailers, motor No Yes	•	er recreational vehicles, other, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Put Ired claims on <i>Schedule D</i>
Example Exampl	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori property? Check hly rs and another	Do not deduct secured the amount of any secu	· ·

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Nelson Debtor 1 Raymona Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture and Household Goods \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Home Electronics and Cell Phone \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Costume Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1200.00 for Part 3. Write that number here

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Nelson

Debtor 1 Raymona Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: <u>\$1</u>350.00 prepaid card- rush 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Raymona	M	Nelson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF		thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, , , , , , , , , , , , , , ,	, ammi savings associate	, c. care, poricion or prom orialing plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			-
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil: Security deposit on rental unit:			\$870.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Raymona First Name		M Middle Name	Nelson Last Name	Case number (if known)	
24.					or under a qualified state tuition program.	
		530(b)(1), 529A(b), and				
	✓ No Yes	Institution name and	description. Sep	parately file the records of an	y interests.11 U.S.C. § 521(c):	
		-				
25.		able or future interes or your benefit	ts in property	(other than anything listed	l in line 1), and rights or powers	
	✓ No	4				
	Yes. Desc	eribe				
26.				, and other intellectual pro		
	Examples: Inte	ernet domain names, w	ebsites, procee	eds from royalties and licensi	ng agreements	
	Yes. Desc	ribe				
	<u> </u>					
27.		nchises, and other ge			, liquor licenses, professional licenses	
	✓ No					
	Yes. Desc	ribe				
Mor	ney or propei	ty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei					portion you own?
	Tax refunds o	wed to you			Fadant	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give sabou	wed to you specific information t them, including whet			Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you			State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about	wed to you specific information t them, including whet already filed the returns the tax years				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and t Family support Examples: Past	wed to you specific information t them, including whet already filed the returns the tax years		support, child support, maint	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information t them, including whet already filed the returns the tax years t t due or lump sum alim	nony, spousal s	support, child support, maint	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information t them, including whet already filed the returns the tax years	nony, spousal s	support, child support, maint	State: Local: enance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information t them, including whet already filed the returns the tax years t t due or lump sum alim	nony, spousal s	support, child support, maint	State: Local: enance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information t them, including whet already filed the returns the tax years t t due or lump sum alim	nony, spousal s	support, child support, maint	State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give sabout you a and fi Family support Examples: Past	wed to you specific information t them, including whet already filed the returns the tax years t t due or lump sum alim	nony, spousal s	support, child support, maint	State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s	wed to you specific information t them, including whet already filed the returns the tax years t specific information	nony, spousal s		State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whet already filed the returns the tax years t due or lump sum alim specific information	nony, spousal s		State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whet already filed the returns the tax years t due or lump sum alim specific information s someone owes you aid wages, disability in ial Security benefits; un	nony, spousal s	ents, disability benefits, sick p	State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whet already filed the returns the tax years t due or lump sum alim specific information s someone owes you aid wages, disability in ial Security benefits; un	nony, spousal s	ents, disability benefits, sick p	State: Local: enance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Raymona	M	Nelson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insu of each policy and	rance company	mpany name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	No Yes. Describe				
33.		arties, whether or not you nployment disputes, insuran	have filed a lawsuit or made ce claims, or rights to sue	e a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of eve	ry nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.		•	art 4, including any entries	or pages you have attached	\$2220.00
Part	5: Describe Any R	usiness-Related Proper	tv You Own or Have an	Interest In. List any real estate in Pa	rt 1
			st in any business-related p		
37.	-	iy iegai oi equitable lillere	or in any publicos-related p	roperty:	Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you already	earned		or oxempuone
	✓ No Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		odems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, ele	ctronic devices
	No Yes. Describe				

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Deb	tor 1 Raymona	M	Nelson	Case number (if known)	
40	First Name	Middle Name	Last Name	Ava da	
40.	Machinery, fixtures, e	equipment, supplies you u	se in business, and tools of you	ir trade	
	✓ No				
	Yes. Describe				
41	Inventory				
	No				
	Yes. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
		1	Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				
43. (Customer lists, mailing	lists, or other compilation	ons		,
	No No				
		nclude personally identifiah	le information (as defined in 11 U	S.C. 8.101(41A))?	
	Test. Do your lists i	riolade personally lacritilab	ic information (as actifica in 11 o	.c.c. § 101(4179):	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific	•			
	information				
		•			
		•			
45. A	dd the dollar value of a	all of your entries from Pa	art 5, including any entries for p	pages you have attached	
for Pa	art 5. Write that number	er here			
Part	Describe Any F	arm- and Commercia	l Fishing-Related Property	You Own or Have an Interest In.	
Part	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	al fishing-related property?	
		, 10.	•		Current value of the
	No. Go to Part 7.				portion you own?
	Yes. Go to line 47	•			Do not deduct secured claims or exemptions
47	Farm animals				or oxemptions
77.	Examples: Livestock, p	oultry, farm-raised fish			
	No No				
	Yes. Describe				
	L 163. Describe				

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Debt	tor 1 Raymona First Name	M Middle Name	Nelson Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	ires, and tools of tra	de	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Anv farm- and comme	rcial fishing-related property you di	d not already list		
	I ✓ No	• • • • • • • • • • • • • • • • • • • •			
	Yes. Describe				
		II of your entries from Part 6, includi		ages you have attached	
•					
Part	7: Describe All Pro	perty You Own or Have an Inte	rest in That You D	Did Not List Above	
53.		perty of any kind you did not already	/ list?		
	No No	s, country club membership			
	Yes. Give specific				
	information				
E4 A	م عرف برامی ما داره ما داره ما داره ما داره ما داره اساس	II of voice autoing from Dout 7. White t			
54. A	dd the dollar value ol a	II of your entries from Part 7. Write t	.nat number nere		
	<u>_</u>				
Part	8: List the Totals of	f Each Part of this Form			
55. I	Part 1: Total real estate	e, line 2		>	
56. r	oart 2 total vehicles, lin	ne 5	\$3000.00		
57. P	art 3: Total personal a	nd household items, line 15	\$1200.00		
58. P	art 4: Total financial as	ssets, line 36	\$2220.00		
59. i	Part 5: Total business-r	elated property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61. I	Part 7: Total other prop	erty not listed, line 54		<u> </u>	
62. 1	Total personal property	. Add lines 56 through 61	\$6420.00	Copy personal property total ▶	+ \$6420.00
				The process property totals	#C40C CC
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$6420.00

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Fill in this information to identify your case:							
Debtor 1	Raymona	М	Nelson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	<u> </u>			
Case number (If known)			(State)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Dodge MAGNUM, 2006, 2006 Dodge MAGNUM Line from Schedule A/B: 03	\$3,000.00	\$2,400.00; \$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief			735 ILCS 5/12-1001(a)
	description:	\$250.00	\$250.00	
	Used Clothing Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Raymona М Nelson Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Furniture and** 100% of fair market value, up to any **Household Goods** applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$200.00 description: **V** \$200.00 **Used Costume Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$350.00 description: \$350.00 **Used Home Electronics** 100% of fair market value, up to any and Cell Phone applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$870.00 description: $\overline{}$ \$870.00 Security deposit on 100% of fair market value, up to any rental unit, with landlord applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$1,350.00 description: \$1,350.00 Other financial account, 100% of fair market value, up to any

applicable statutory limit

prepaid card- rush

17

Line from Schedule A/B: Case 17-05722 Doc 1 Filed 02/27/17 Entered 02/27/17 20:06:51 Desc Main Document Page 22 of 73

			3.			
Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Raymona	М	Nelson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					
Official	Form 106D			J		Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equ nber the entries, and attach it to t			
1. Do any	creditors have claims s	ecured by your propert	ty?			
✓ No.	Check this box and subr	nit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	. Fill in all of the informatio	n below.				
Part 1: List	All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill in th	nis information to identify your o	case:			
Debtor	1 Raymona	М	Nelson		
	First Name	Middle Name	Last Name		
Debtor					
(Spouse,	iffiling) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the:	Northern	District of Illinois		
_			(State)		
(If known)					
· ,					Check if this is an amended filing
OTTIC	ial Form 106E/F				
Sch	edule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
other pa Form 10 claims t	arty to any executory contract (6A/B) and on Schedule G: Exc that are listed in Schedule D: (ries in the boxes on the left. A	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. Alexpired Leases (Official For Secured by Property. If m	lso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1:	List All of Your PRIORIT	Y Unsecured Claims			
1. Do	any creditors have priority u	nsecured claims against y	ou?		
	No. Go to Part 2.				
	Yes.				
lis: As	ted, identify what type of claim it	is. If a claim has both priorits in alphabetical order accord	y and nonpriority amounts, lding to the creditor's name. I	list that claim here and show b If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation **Total claim** 4.1 **AFNI** \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 404 BROCK DR PO BOX 309 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated BLOOMINGTON 61701 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ unsecured debt Is the claim subject to offset? Yes AT&T Mobility 4.2 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 6416 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60197 Carol Stream City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Phone Bill Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago Parking \$3,100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Parking Tickets Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Comcast \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Cable Bill Is the claim subject to offset? **✓** No T Yes \$2,000.00 ComEd 4.5 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Electric Bill Is the claim subject to offset? **✓** No Yes CON FIN SVC 4.6 \$1,376.00 Last 4 digits of account number 7301 Nonpriority Creditor's Name 5/1/2015 When was the debt incurred? 509 Green Bay Road Number Street As of the date you file, the claim is: Check all that apply. Contingent Waukegan 60085 Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify ____

12 Automobile

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Debtor 1 Raymona M Nelson Case number (if known)
First Name Middle Name Last Name

Vous NONDBIORITY Uncooked Claims Continuation Rose

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CONSUMER FINANCIAL SVC	 Last 4 digits of account number 5601 	\$15,942.00
	Nonpriority Creditor's Name 509 Green Bay Road Number Street	When was the debt incurred? 3/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Woulderen Illinoin 60005	Contingent	
	Waukegan Illinois 60085 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify 048 Automobile	
	Is the claim subject to offset? No	• Curio. Opening — Cro / Materials	
	Yes		
4.8	CREDIT PROTECTION	Last 4 digits of account number	\$2,420.29
	Nonpriority Creditor's Name PO BOX 802068	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	DALLAS Texas 75380 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify unsecured debt	
	Is the claim subject to offset?		
	✓ No ☐ Yes		
4.0	ENHANCED RECOVERY		¢1.00
4.9	Nonpriority Creditor's Name	Last 4 digits of account number	\$1.00
	8014 BAYBERRY RD Number Street	When was the debt incurred?n/a	
	3.000	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JACKSONVILLE Florida 32256	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify notice only	
	Is the claim subject to offset? No		
	Yes		

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Nelson Debtor 1 Raymona M Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 23870 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32241 Florida City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ notice only Is the claim subject to offset? **✓** No Yes 4.11 H&R Block \$435.00 Last 4 digits of account number _ Nonpriority Creditor's Name c/o Law Dept One H&R Block Way, 12th Floor When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64105 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Is the claim subject to offset? **✓** No Yes Illinois Title Loans 4.12 \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8601 Dunwoody Pl Ste 406 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30350 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Title Loan Is the claim subject to offset? **✓** No

Yes

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Jason S. Harris LLC 4.13 \$6,100.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 300 Saunders Rd Ste 100 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60015 Riverwoods Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Judgement Is the claim subject to offset? **✓** No Yes PEOPLES ENERGY 4.14 \$800.00 Last 4 digits of account number __ 5832 Nonpriority Creditor's Name 7/1/2010 When was the debt incurred? 200 EAST RANDOLPH Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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ebtor 1	Raymona		M	Nelson	Case n	iumber <i>(if known)</i>
	First Name	ļ	Middle Name	Last Name		
art 3:	List Others to E	Be Notified A	bout a Debt That Y	ou Already Liste	d	
coll coll cred	ection agency is t ection agency he ditors here. If you old Scott Harris PC	rying to collect re. Similarly, if do not have ac	et from you for a debt you have more than o	you owe to someo one creditor for an e notified for any d	ne else, list the o y of the debts tha lebts in Parts 1 o	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional r 2, do not fill out or submit this page.
Nam	ie			·	•	
	W Jackson # 600			Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nur	nber Street			_	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chi	cago	Illinois	60604			
OIII	cago	111111013	00004	Last 4 digits of	f account number	•

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 Debtor 1
 Raymona
 M
 Nelson
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$34,475.29 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$34,475.29 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Raymona	М	Nelson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(,	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease				State what the contract or lease is for
2.1	HP Realty, Inc Name			Residential Lease, Debtor is Lessee, Residential Lease for 1307 N Kildare
	3313 W Fullerto	n Ave		
	Number	Street	_	
	Chicago	Illinois	60647	
	City	State	Zip Code	

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			Doc	unicht rage	, 52 01 75
Fill	in this infor	mation to identify your	case:		
Del	otor 1	Raymona	М	Nelson	
		First Name	Middle Name	Last Name	
-	otor 2 ouse, if filing)	Et a N	NA: 1 II N		
(Opt	Juse, ii iiiiig)	First Name	Middle Name	Last Name	
Uni	ited States E	Bankruptcy Court for the:	Northern	District of Illinois	
Cas	se number			(State)	
1	nown)				
					Check if this is ar
_		- 40011			amended filing
O_1	fficial	Form 106H			
90	hodul	e H: Your Co	dobtoro		12/15
<u> </u>	neaui	e n. Tour Co	uentoi 2		12/13
filing the	g together, entries in t	both are equally respo	onsible for supplying correct	information. If more	s complete and accurate as possible. If two married people are space is needed, copy the Additional Page, fill it out, and number p of any Additional Pages, write your name and case number (if
1.	Do you ha	ve any codebtors? (If y	ou are filing a joint case, do no	ot list either spouse as a	a codebtor.)
	✓ No				
	Yes				
2.			lived in a community properxico, Puerto Rico, Texas, Was		(Community property states and territories include Arizona, California,
		Go to line 3.		5 ,	
		Did your spouse, form	er spouse, or legal equivale	nt live with you at the t	ime?
		No	, , ,	,	
	Ë	Yes. In which commun	ity state or territory did you li	ve?	Fill in the name and current address of that person.
		name of your spouse,	former spouse, or legal equiva	ient	

Zip Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

State

Number Street

City

Column 1: Your codebtor

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Fill in this in	formation to identify	your case:							
Debtor 1	Raymona	M	Nelsor			_			
Dalatan	First Name	Middle Name	Last N	lame		Che	eck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame		- 🗖	An amended filing		
	Bankruptcy Court for	Northern	District of III				A supplement showing expenses as of the follow		•
the: Case numbe	r		(8	State)					
(If known)						_	MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information spouse. If m number (if k	about your spouse. I		d your spou	se is n	ot filing	with you, do	not include informa	tion abo	out your
_	ur employment		Debtor 1	1			Debtor 2		
informat	on.	Employment status	✓ Emplo	ovod			Employed		
-	e more than one job, eparate page with	, ,		mployed	I		Not Employed		
informatio	n about additional								
employer		Occupation	Cashier				_		
	art time, seasonal, or oyed work.	Employer's name	Andy's De	eli Inc			_		
	on may include student naker, if it applies.	Employer's address	4021 W K Number St				Number Street		
or nome.	raker, ir it applies.								
							_		
			Chicago City		Ilinois State	60624 Zip Code	City	State	Zip Code
			3 years 7		otato	Zip Code	Oity	Giale	Zip Oode
		How long employed there?	o years r	1110111113				_	
Part 2: Gi	ve Details About N	Nonthly Income							
	ss you are separated.	the date you file this form	n. If you have	nothing	to repo	rt for any line, \	write \$0 in the space. Ir	nclude yo	our non-filing
, ,	ır non-filing spouse hav , attach a separate she	e more than one employer, et to this form.	combine the	informa	ation for a	all employers fo		nes below	v. If you need
					For D	ebtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2		\$2,105.48		_	
3. Estima	te and list monthly ove	rtime pay.		3. <u> </u>		+ \$0.00		_	
4. Calcula	ate gross income. Add l	ine 2 + line 3.		4.		\$2,105.48			

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Debtor	1 Raymona		Nelson	Case number (if		
	First Name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here		→ 4.	\$2,105.48		
	all payroll ded					
5a. -	Tax, Medicare,	and Social Security deductions	5a.	\$432.55		
5b.	Mandatory cor	ntributions for retirement plans	5b.	\$0.00		
5c. \	Voluntary cont	ributions for retirement plans	5c.	\$0.00		
5d.	Required repay	yments of retirement fund loans	5d.	\$0.00		
5e. I	Insurance		5e.	\$0.00		
5f. C	Domestic supp	ort obligations	5f.	\$0.00		
5g. l	Union dues		5g.	\$0.00		
5h.	Other deduction	ons. Specify:	5h	+ \$0.00 →		
		ductions. Add lines 5a + 5b + 5c + 5d + 5e +5		\$432.55		
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from line	e 4. 7.	\$1,672.93		
8. List	all other incon	ne regularly received:				
ı	business, profe	•				
Ç		ent for each property and business showing ordinary and necessary business expenses, and y net income.	ł 8a.	\$0.00		
8b. l	Interest and di	vidends	8b.	\$0.00		
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	а			
(divorce settleme	, spousal support, child support, maintenance ant, and property settlement.	8c.	\$0.00		
8d.	Unemployment	t compensation	8d.	\$0.00		
	Social Security		8e.	\$0.00		
li c u h	nclude cash ass cash assistance under the Supple nousing subsidie Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or es e Programs Income	s 8f.	\$239.00		
8g. l	Pension or reti	irement income	8g.	\$0.00		
8h.	Other monthly	income. Specify:	8h	+\$0.00	+	
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$239.00		
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$1,911.93	+ =	\$1,911.93
Inclu frien	ude contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of your amounts already included in lines 2-10 or amo	household, you	ur dependents, your room		
Spec	cify:				11	. + \$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Su			,	\$1,911.93
						Combined monthly income
13. Do	you expect an	increase or decrease within the year after	you file this for	m?		
	Yes. Explain:					

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		Docu	ment Page 35 of 73	3	
Fill in this inform	mation to identify y	your case:			
Debtor 1	Raymona First Name	M Middle Name	Nelson Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle News	Loot Nama	An amended filir	ng
	First Name ankruptcy Court fo	Middle Name or the: <u>Northern</u> [Last Name District of Illinois (State)	A supplement st	nowing post-petition chapter 13 he following date:
Case number (If known)				MM / DD / YYYY	,
	Form 106				12/15
information. If r (if known). Ansv					
1. Is this a joir	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	n a separate household?			
_ [No				
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expen	ses for Separate Household of Debi	for 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	4 years	✓ Yes.
3. Do your exp expenses of than yourself and	people other	✓ No Yes			_
dependents	;?				
Part 2: Estir	nate Your Ongo	oing Monthly Expenses			
-	f a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	•
	•	non-cash government assistance i ded it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownersh r the ground or lot.	nip expenses for your residence. In . 4.	clude first mortgage payments and		\$870.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Raymona M Nelson Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$78.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$43.00
9. Clothing, laundry, and dry cleaning	9.	\$40.00
10. Personal care products and services	10.	\$40.00
11. Medical and dental expenses	11.	\$10.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$55.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	0.0	
20a. Mortgages on other property 20b. Real estate taxes.	20a	\$0.00
	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Raym		M	Nelson	Case number (if known)		
First N		Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses.					\$1,736.00
	es 4 through 21.	(D) (\$0.00
. ,	` , ,	,,	from Official Form 106J-2			\$1,736.00
	e 22a and 22b. The result		enses.		22.	
-	our monthly net income					
23a. Copy I	ine 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,911.93
23b. Copy	your monthly expenses fro	om line 22 above.			23b	\$1,736.00
	ct your monthly expenses		ncome.			\$175.93
The re	sult is your monthly net in	come.			23c	
For examp	le, do you expect to finish	paying for your car	ses within the year after to an within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:						
Debtor 1	Raymona	М	Nelson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_		
Case number			(Ciaio)	_		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Raymona Nelson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/27/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this	s infori	mation to identify your c	case:					
Debtor 1		Raymona First Name	M Middle		Nelson Last Name	_		
Debtor 2 (Spouse, if		First Name	Middle	Name L	ast Name	_		
United S	tates B	ankruptcy Court for the:	Northern	District	of Illinois	_		
Case nur	mber				(State)	_		
, ,	ial	Form 107						Check if this is a amended filing
		Form 107 nt of Financia	l Affaira f	iou lodivid.	.ala Filina f	au Dankuu		12/1
informat number	tion. If (if kno	own). Answer every q	ed, attach a sep uestion.	parate sheet to th	is form. On the top			supplying correct your name and case
		Details About Your		and where You	i Livea Before			
1. WI	hat is : 1 Mar	your current marital sta	atus?					
	_	married						
2. Du	ıring t	he last 3 years, have yo	ou lived anywher	e other than wher	e you live now?			
	_	List all of the places yo	ou lived in the las	st 3 years. Do not i	nclude where you liv	e now.		
	Deb	tor 1:		Dates Debtor 1 there	lived Debtor 2	:		Dates Debtor 2 lived there
					Same	e as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number S	Street		From
	City	State	Zip Code		City	State	Zip Code	
					Same	e as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number S	Street		From
	City	State	Zip Code		City	State	Zip Code	
and	<i>territor</i> No	last 8 years, did you e lies include Arizona, Califo Make sure you fill out S	ornia, Idaho, Loui	siana, Nevada, New	Mexico, Puerto Rico,			ommunity property states)

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Case number (if known)

Nelson

First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3650.52 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$24521.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$26000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) link \$478.00 From January 1 of current year until the date you filed for bankruptcy: Link \$2,868.00 For last calendar year: (January 1 to December 31, 2016 Link \$2,142.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Raymona

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Raymona		М		son	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ge	ders include your porations of which	relatives; a you are a or a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No Voc List all pove	monto to c	an incidor				
	Yes. List all pay	TIETILS TO 2	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on	debts gua	for bankruptcy, or ranteed or cosigned to be nefited an ins	d by an insider.	Total amount	Amount you still owe	n account of a debt that benefited an Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Civil Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-M4-000190 60602 Chicago Illinois City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2010 Volkswagen CC 10/2015 \$7825 CONSUMER FINANCIAL SVC Creditor's Name Explain what happened 509 Green Bay Road Number Street Property was repossessed. Property was foreclosed. Illinois 60085 Waukegan Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property 2002 Oldsmobile Intrigue towed, could not afford to \$1550 05/2016 Rendered Service Inc. Creditor's Name Explain what happened 2019 W Rascher Ave Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60625 Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	tor 1 Raymona First Name	M Middle Name	Nelson Last Name	Case number (if known)	
11.				eank or financial institution, set off any am	ounts from your
		se to make a payment because y		•	••••••
	✓ No				
	Yes. Fill in the	e details.			
			Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Nar	me	_		
			_		
	Number Stre	et	Last Authorite of account		
			_ Last 4 digits of account	numper: XXXX-	
	City	State Zip Code	_		
12.		ore you filed for bankruptcy, was er, a custodian, or another officia		possession of an assignee for the benefit o	f creditors, a court-
	- Na	,			
	Yes				
Part	5 List Certain	Gifts and Contributions			
			d		
13.	- N	elore you liled for bankruptcy, di	a you give any gitts with a t	otal value of more than \$600 per person?	
	✓ No ✓ Yes. Fill in th	e details for each gift.			
	_	total value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
				5	
	Person to Wh	om You Gave the Gift	-		
			_		
	Number Stre	et			
	City	State Zip Code			
	Person's relati	ionship to you 			
	Person to Wh	om You Gave the Gift	_		<u> </u>
	-		_		
	Number Stre	et	-		
	City	State Zip Code	-		
	Person's relati	ionship to you			

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ebtor 1	Raymona	M	Nelson	Case number <i>(if knowr</i>	1)	
	First Name	Middle Name	Last Name			
. Wi	thin 2 years before you fi	led for bankruptcy, did	l you give any gifts or contributions w	ith a total value o	f more than \$600	to any charity?
	No					
	Yes. Fill in the details fo	r each gift or contributi	ion.			
	Gifts or contributions t	o charities	Describe what you contributed		Date you	Value
	that total more than \$6		200020 ,02 00		contributed	
	•					
			_		-	
	Charity's Name					
			_			
	Number Street		-			
	City State	Zip Code	-			
	,	P				
rt 6·	List Certain Losses					
gai	mbling? No Yes. Fill in the details.					
	Describe the property	vou lost and	Describe any insurance coverage	e for the loss	Date of your	Value of property
	how the loss occurred	, 0	Include the amount that insurance		loss	lost
			pending insurance claims on line 3			
			A/B: Property.			
Wit	out seeking bankruptcy o	ed for bankruptcy, did y or preparing a bankrup	you or anyone else acting on your bel tcy petition? or credit counseling agencies for services			anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition?			anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy of lude any attorneys, bankru	ed for bankruptcy, did y or preparing a bankrup	tcy petition?			anyone you consulte
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition?	required in your ba		anyone you consulte
. Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition? or credit counseling agencies for services	required in your ba	nkruptcy.	
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No	ed for bankruptcy, did y or preparing a bankrup	tcy petition? or credit counseling agencies for services Description and value of any pro	required in your ba	nkruptcy. Date payment	Amount of
Wit	thin 1 year before you file out seeking bankruptcy o lude any attorneys, bankru No Yes. Fill in the details.	ed for bankruptcy, did y or preparing a bankrup	tcy petition? or credit counseling agencies for services Description and value of any pro transferred	required in your ba	Date payment or transfer	Amount of payment
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Jebtor	1 Raymona	М	Nelson	Case number (if knov	vn)	
	First Name	Middle Name	Last Name			
he	ithin 1 year before you filed fo elp you deal with your credito o not include any payment or tra	rs or to make payn		your behalf pay or transf	er any property to a	nyone who promised to
[✓	No Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
			-			
	City State	Zip Code				
th In	e ordinary course of your busiclude both outright transfers and d transfers that you have alread	iness or financial a d transfers made as	security (such as the granting of			
Ē	Yes. Fill in the details.					
			Description and value of property transferred		iny property or received or debts pa ge	Date transfer was made
	Person Who Received Transf	er	-			
	Number Street		- -			
	City State Person's relationship to you	Zip Code	-			
	Person Who Received Transf	er	-			
	Number Street		- -			
	City State Person's relationship to you	Zip Code	-			
be	ithin 10 years before you filed eneficiary? hese are often called asset-prote		d you transfer any property to	a self-settled trust or si	milar device of whic	h you are a
[✓	-					
_	4		Description and value o	f the property transferre	d	Date transfer was made
	Name of trust					

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Nelson Debtor 1 Raymona М Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Nelson Debtor 1 Raymona _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet

City

State

Zip Code

State

Zip Code

City

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Debt		Raymona		М	N	elson	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eeding under	any environmen	ıtal law? In	clude settler	nents and ord	ers.
		No Yes. Fill in the def	tails.								
					Court or a	gency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	eet					Concluded
		•			City	State	Zip Code				
Part	11:	Give Details Al	bout Your B	susiness or C	onnection	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a	business or	have any of the	following c	onnections t	o any busines	s?
					-		r activity, either fo artnership (LLP)	ull-time or p	oart-time		
		A partner in a			LLC) OF IIITIII	ed liability pa	arurership (LLF)				
		_		naging executi	-						
		_		f the voting or o		rities of a corp	poration				
		No. None of the a Yes. Check all that				ow for each h	ousiness				
	Ш	roo. Orlook all all	ar apply above				ure of the busine	ss			number Do not
									include So	cial Security r	number or ITIN.
		Business Name			_				LIIV.		
		Number Street			— Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_		<u> </u>		From	To	
					Desc	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	Nam	e of account	ant or bookkeep	er	From	To	
		Oity	Glate	Zip Oode					From	To	
					Desc	ribe the natu	ure of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Nam	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code		o or account	unt of bookkeep		From	То	

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Debt	tor 1 Raymona		М	Nelson	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years be creditors, or oth	-	r bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the	he details below.			
	_			Date issued	
	Name			MM/DD/YYYY	-
	Number S	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Belo		·		
t	rue and correct.	I understand tha	t making a false sta	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	· ·	/s/ Raymona N			· · ·
	;	Signature of Debto	r 1		Signature of Debtor 2
		Date 2/27/2017			Date
[✓ No Yes				iduals Filing for Bankruptcy (Official Form 107)?
	_	ree to pay somed	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
<u> </u>	No Yes. Name of	person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Raymona M Nelson	Northern Distric	Case No.	
	Debtor	<u> </u>		(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
1	Pursuant to 11 U.S.C. § 329(a) and For compensation paid to me within one yrendered or to be rendered on behalf of	year before the filing of the p	etition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acc	cept		\$4,000.00
	Prior to the filing of this statement I h	ave received		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the abomembers and associates of my la	ove-disclosed compensation w firm.	with any other person unless the	ey are
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of the agreemer		
5	. In return for the above-disclosed fee, a. Analysis of the debtor's financ bankruptcy;			
	b. Preparation and filing of any p	petition, schedules, statement	ts of affairs and plan which may b	pe required;
	c. Representation of the debtor a	at the meeting of creditors an	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings and	other contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the a	above-disclosed fee does not	include the following services:	
		CERTIFICA	TION	
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	e statement of any agreement	or arrangement for payment to n	ne for representation of the
	2/27/2017		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$ 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$ 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	5)	Attorney for Debtor(s)
7-G/ Filayr	Honard Raymon I Riger	/s/ Angie Harb
/s/ Rayr	nona Nelson Raymona Nelson	money to the
Signed:		
Date:	2/27/2017	

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

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(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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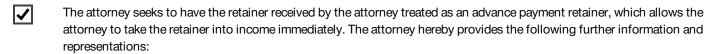
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/27/2017	
Signed:		
/s/ Raym	nona Nelson	
		/s/ Angie Harb
Debtor(s	3)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Nelson, Raymona M	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify thate.	t the attached list of creditors is to	rue and correct to the best of their
Date:	2/27/2017	/s/ Nelson, Rayr Nelson, Raymor Signature of De	na M

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CONSUMER FINANCIAL SVC 509 Green Bay Road Waukegan, IL, 60085

CON FIN SVC 509 Green Bay Road Waukegan, IL, 60085

PEOPLES ENERGY 200 EAST RANDOLPH CHICAGO, IL, 60601

Jason S. Harris LLC 300 Saunders Rd Ste 100 Riverwoods, IL, 60015

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Arnold Scott Harris PC 111 W Jackson # 600 Chicago, IL, 60604

Illinois Title Loans 2734 N. Western Chicago, IL, 60647

H&R Block c/o Law Dept One H&R Block Way, 12th Floor Kansas City, MO, 64105

Comcast p.o. box 196 Newark, NJ, 07101

AT&T Mobility One AT&T Way, Room 3A 104 Bedminster, NJ, 07921 AFNI PO Box 3517 Bloomington, IL, 61702

CREDIT PROTECTION PO BOX 802068 DALLAS, TX, 75380

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

ERC PO Box 57547 Jacksonville, FL, 32241

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Debtor 1 Raymona First Name	M Middle Name	Nelson Last Name	Case number (if known)			
Panasa Answer These Qu	estions for Reporting Purpos					
16. What kind of debts do you have?	16a. Are your debts primari "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	al primarily for a person y business debts? Bus investment or through	eal, family, or household siness debts are debts t the operation of the bu	d purpose." hat you incurred to obtain isiness or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		after any exempt propert distribute to unsecured c	y is excluded and administrative reditors?		
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00 r] 25,001-50,000] 50,001-100,000] More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	[] \$50,000,001	\$10 million F I-\$50 million F I-\$100 million F 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be? Parize Sign Below	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$50,000,001	\$10 million [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	I have examined this petition, a	nd I declare under pena	ity of perium that the in	aformation provided is true and		
	correct.	hapter 7, I am aware tha	t I may proceed, if eligit	nie under Chanter 7 11 12 or 13		
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance w I understand making a false sta	ith the chapter of title 1 tement, concealing pro case can result in fines u	1, United States Code, perty, or obtaining mon	specified in this petition.		
	/s/ Raymona Nelson Consideration Signature of Debtor 1	ntuara vopa	Signature of Debto	12		
umper en statue frantske kant et kolonistisk kant til state til state state skalle skalle kant en kolonistisk I med en skalle frantsk kant et kolonistisk kant skalle fra stat skalle skalle skalle skalle skalle skalle ska	Executed on 2/27/2017 MM / DE		Executed on	MM/DD/YYYY		

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Fill in this info	mation to identify your	Cases			
Debtor 1	Raymona	M	Nelson		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the	Northern	District of Illinois		
Case number			(State)		
(II known)					
	Form 106D	·		Technologies and the second	Check if this is a amended filing
Declarat	ion About an	Individual Debto	r's Schedules		12/1
f two married	people are filing toget	er, both are equally respons	ible for supplying correct	information.	
J.S.C. §§ 152,	erty by fraud in connection 1341, 1519, and 3571. Below	tion with a bankruptcy case	can result in fines up to \$	king a false statement, concealing prop 250,000, or imprisonment for up to 20 y	erty, or obtaining /ears, or both. 18
Did you pa	ly or agree to pay som	eone who is NOT an attorney	to bein you fill out banks		ORGANISTICAL PROPERTY IN A STREET OF THE STR
[7] No		, , , , , , , , , , , , , , , , , , , ,	to neip you int out pankit	aptcy torms?	
human	lame of person		Attach Bankruptcy Pet Signature (Official Fon	tition Preparer's Notice, Declaration, and m 119).	
Under pen	alty of perjury, I decta	e that I have read the summa	and echodular filed with	Alt Mind of the control of the contr	
that they a	re true and correct.		or a somedures med Wi	til tills declaration and	
/s/ Raymo		na Nebor	Signature of	Debtor 2	·
Date 2/27/			Date		:
MM/	DDYYYY		1.43.4./C	20.4444	

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Debtor 1	Raymona First Name	M Middle Name	Nelson Last Name	Case number
28. Wi	thin 2 years before you fil editors, or other parties.			nent to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the details be	elow.		
			Date issued	
	Name	, , , , , , , , , , , , , , , , , , ,	MM/DD/YYYY	wa.
-	Number Street			
	City State	ie Zip Code		
Part 12:	Sign Below			
a bar		ina Nelson Rul MIXIG	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Date 2/27/20	117		Date
	vio Ves		Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Nelson, Raymona M	.
	Debtor(s)	Case No.
		Chapter. Chapter13
	VERIFIC	ATION OF CREDITOR MATRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is true and correct to the best of their
Date:	2/27/2017	/s/ Nelson, Raymona M Raymona (Way) Nelson, Raymona M Signature of Debtor

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Deb	tor 1 Raymona First Name	M Middle Name	Nelson	Case number (ffknown)	
16.	Calculate the median		Last Name	1000	
, •,		family income that applies to y			
	16a. Fill in the state in w		Illinois		
		of people in your household.	2		
	16c. Fill in the median fa household	amily income for your state and si			\$65,659.00
		fied in the separate instructions for	To find or this form. This list ma	a list of applicable median income amounts, go online by also be available at the bankruptcy clerk's office.	
17.	How do the lines comp	are?	The service that not the	A rigo he granable at the banktribitch clerk, a office	
	17a. Line 15b is less under 11 U.S.(s than or equal to line 16c. On th ② <i>§ 1325(b)(3).</i> Go to Part 3. Do	e top of page 1 of this NOT fill out <i>Calculatio</i>	form, check box 1, Disposable income is not determined in of Disposable Income (Official Form 122C-2).	
	17b. Line 15b is mo U.S.C. § 1325	re than line 16c. On the top of pa	age 1 of this form, chec	k box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Pari		ommitment Period Under		(4)	
18.		e monthly income from line 11.			\$2,193.66
19.	pared area	7 11 0.0.0, 9 1020(D)(4) 080WS	you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	nent does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a1				\$2,193.66
20.	Calculate your current	monthly income for the year. F	ollow these steps:		<u> </u>
	20a. Copy line 19b.				\$2,193.66
	Multiply by 12 (the r	number of months in a year).			x12
	20b. The result is your cu	ment monthly income for the year	r for this part of the form	٦.	\$26,323.92
		mily income for your state and siz			
			e of nousehold from lin	e 16c.	\$65,659.00
21,	How do the lines compa				
	Line 20b is less than commitment period is	line 20c. Unless otherwise ordere s 3 years. Go to Part 4.	d by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment</i>	n or equal to line 20c. Unless other period is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
James.	Sign Below				
	By signing here. I dec	lare under penalty of parium that	the information on this	statement and in any attachments is true and correct.	
		polytrae	are information on this	statement and in any attachments is true and correct.	
	🗶 /s/ Raymona N	lelson Rayman Nob	× ×		
	Signature of Debt	or 1	Sign Sign	gnature of Debtor 2	
	Date 2/27/2017		Da	sta.	
	MM/DD/YY	₹		MM/DD/YYYY	
	If you checked 17a, de	o NOT fill out or file Form 122C-2	!.		
	If you checked 17b, fil above.	l out Form 122C-2 and file it with	this form. On line 39 c	of that form, copy your current monthly income from line 1	4
					: